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Regular Correspondence: 195 North Harbor Drive, Suite 5403, Chicago Illinois 60601-7540

Docketed Correspondence:
Post Office Box 7131, Chicago Illinois 60680-7131



Telephone: (312) 240-0824 Facsimile: (312) 240-0825

E-mail: pktlaw@email.msn.com



To: Examiner Franzy Poinvil Re: 09/467,646 Response

Firm: United States Patent and Trademark Office Date / Time: March 2, 2004

Street Address: Phone:

City, State Zip: Washington, D.C., 20231 Fax: (703) 872-9326

cc: No. of Pages: 37 (including cover)

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this fax will be sent 10 pages at a time. The last fax will have 7 pages.

Thankyon.

Please direct all correspondence to the undersigned at the address given below.

Peter K. Trzyna (Reg. No. 32,601)

Respectfully submitted,

Date: March 2, 2004

P.O. Box 7131 Chicago, IL 60680-7131 (312) 240-0824

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Paper No

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

inventors

Anthony F. Herbst and Wayne F. Perg

Serial No.

09/467,646

Filed -

December 20, 1999

For

DIGITAL COMPUTER SYSTEM FOR OPERATING

A CUSTOMIZABLE INVESTMENT FUND

Group Art Unit

3628

Examiner -

Poinvil, Franzy

Commissioner of Patents and Trademarks

Washington, D.C. 20231

RESPONSE

SIR:

In response to the Office Action mailed 24 September 2003, in the abovereferenced patent application, please reconsider the application in view of the remarks set forth below.

REMARKS

Respectfully, and generally for the reasons set forth below, the rejection is traversed.

In paragraph 2 of the Office Action, all claims have been rejected pursuant to 35 U.S.C. 103(a). The Examiner contends that these claims are obvious in view of Wallman U.S. Pat No. 6.601.044.